



Cornell University

January 10, 2022

To Whom It May Concern:

In accordance with the AEA disclosure policy, I state the following:

1. There were no specific sources of financial support for the paper "Intersectionality and Financial Inclusion in the United States".
2. I do not hold any paid or unpaid positions as officer, director, or board member of relevant non-profit or profit-making entities.
3. My spouse does not hold any paid or unpaid positions as officer, director, or board member of relevant non-profit or profit-making entities.
4. To my knowledge, none of my close relatives hold any paid or unpaid positions as officer, director, or board member of relevant non-profit or profit-making entities.
5. No other party had the right to review the aforementioned paper prior to its circulation.
6. To my knowledge, there are no other relevant potential conflicts of interest.

Sincerely,

A handwritten signature in cursive script that reads "V. Bogan".

Vicki Bogan